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WAR AGENCIES EMPLOYEES PROTECTIVE ASSOCIATION

\$27,000. UNRESTRICTED INSURANCE COVERAGE

FOR  
UNITED  
STATES  
GOVERNMENT  
EMPLOYEES  
ONLY



INSURES YOUR LIFE  
ALL OVER THE WORLD  
*Are You Eligible?*

WAR AGENCIES EMPLOYEES PROTECTIVE ASSOCIATION—1720 MASSACHUSETTS AVE., N.W.—WASH. 6, D.C.  
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Philip Young

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*Vice President* STACEY K. BEEBE  
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BOARD OF DIRECTORS

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THE WAR AGENCIES EMPLOYEES PROTECTIVE ASSOCIATION  
1720 MASSACHUSETTS AVENUE, N.W.  
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CIVIL SERVICE COMMISSION  
WASHINGTON 25, D. C.

During World War II when unrestricted Life Insurance coverage was unavailable to many Civilian U. S. Government employees who were to serve overseas, this association was founded on a mutual non-profit basis to provide such protection. The Equitable Life Assurance Society of the United States entered into a contract with your Association at very low rates and with no restrictions as to travel or occupational hazards.

In the past ten years over four million dollars in benefits have been paid or accrued to the 17,500 members of the association.

In these times of increasing costs of living many of us have realized that our dependents would be faced with a serious financial problem in the event of death. Depending upon your salary classification you can immediately create a fund up to \$12,000 in the event of your death from any cause whatsoever. If your death is accidental, benefits payable to your beneficiary would include an additional \$15,000 under our present arrangements. As you can see from the benefits which have been paid, this plan has proven its timely value to many of our members. Thus a service conceived as a war emergency measure continues to offer its unusual benefits and low cost coverage in peace time. Eligible Government employees will, I feel sure, choose to avail themselves of this most liberal offer.

Sincerely yours,



FREDERICK J. LAWTON  
Commissioner

## *What Is the War Agencies Employees Protective Association and What Does It Do?*

"A non-profit service organization, the War Agencies Employees Protective Association was organized early in World War II to provide, on a mutual non-profit basis, life insurance for civilian government employees serving outside the continental limits of the United States. It is somewhat comparable to the National Service Life Insurance Program provided for members of the armed forces. The Association, *the officers of which serve without compensation*, has made an arrangement with The Equitable Life Assurance Society of the United States, one of the country's oldest and largest mutual companies and the originator of group life insurance protection."

—ROBERT P. PATTERSON  
*Former Secretary of War  
Past President, W.A.E.P.A.*

## **Who Is Eligible for Membership and Insurance Benefits?**

Membership and Group Life Insurance are offered to:

- 1**\* All U. S. Government employees of American citizenship now outside the continental limits of the United States wherever domiciled.
  - 2**\* All U. S. Government employees located in the United States now in training for duties abroad or awaiting transportation.
  - 3** All supervisory or administrative employees located in the United States who in the normal course of their duties are required to make trips abroad.
  - 4** Directors of training programs for such employees.
- Membership is limited to individuals in the above classes who are actively engaged as employees of the U. S. Government, and have not yet attained the age of sixty years.

\* As of July 21, 1950, applicants who are already members of the American Foreign Service Protective Association of the Department of State will not be considered for membership in the War Agencies Employees Protective Association. This exclusion will not apply to members of W.A.E.P.A. in good standing previous to July 21, 1950.

Membership in the Association is governed by its By-Laws.

The rules of the Association may be amended from time to time by action of the Board of Directors and the applicant agrees to abide by the rules.

### ***How Can I Join the Association?***

1. Complete the application form. If your personnel officer has none available, write to W.A.E.P.A.,

1720 Massachusetts Avenue, N.W., Washington 6, D.C.

2. Have your application *certified* by your supervisor. Your insurance is in force from the day you sign up and arrange for transmission of the application to the Association with your first quarterly payment, plus \$2.00 membership fee, providing your application is acceptable.

3. Make certain that the application is complete in all details, that you are applying for the correct amount of insurance and that the payroll allotment form has been properly filled out if you are using the allotment method. There is no option with respect to the amount of insurance. *You must apply for the full amount to which your salary class entitles you.* (See page 8.)

If Standard Allotment Form 1122 is available in your Agency, it is required that the first quarterly premium contribution and the membership fee be paid in cash and monthly allotment executed to begin three months from date of application.

You should indicate on your application whether your insurance shall be payable to your beneficiary in a lump sum, or partly in a lump sum and the remainder in instalments, or all of it in instalments. The fund held by the Equitable from which instalments are paid will be credited with interest annually.

INDIVIDUAL CERTIFICATES: In accordance with the terms of the policy between the Association and the Society, an individual certificate evidencing the insurance will be issued to members insured under the plan. The certificate will show the name of the insured, the beneficiary and the amount of insurance. It will be sent by mail, as directed by the member.

DEATH BENEFIT: In the event of your death FROM ANY CAUSE WHATSOEVER, while you are insured, under this policy, the full amount of life insurance is payable to the person you have named as your beneficiary. You may change your beneficiary at any time by filling out a request form and sending it to the Association. You may have more than one beneficiary, if you wish.

***What Is the Plan of Insurance?*** Group life insurance.

***What Does It Cost?*** It depends upon your age and amount of your basic salary.

## How Much Can I Buy?

AGE GROUP	BASIC SALARY	AMOUNT OF BASIC POLICY	CURRENT DIVIDEND*		TOTAL COVERAGE	‡ COST PER MO.	QUARTERLY PREMIUM	ANNUAL PREMIUM
			LIFE INSURANCE	ADDITIONS ACCIDENTAL DEATH BENEFIT				
Up to 40 incl.	Less than \$3,200	\$ 5,000	\$1,000	\$ 7,500	\$13,500	\$ 4.17	\$12.50	\$ 50.00
	\$3,200 & over	10,000	2,000	15,000	27,000	8.33	25.00	100.00
41-50 incl.	Less than \$3,200	\$ 5,000	\$1,000	\$ 7,500	\$13,500	\$ 5.21	\$15.63	\$ 62.50
	\$3,200 & over	10,000	2,000	15,000	27,000	10.42	31.25	125.00
51-65 incl.	Less than \$3,200	\$ 5,000	\$1,000	\$ 7,500	\$13,500	\$ 6.25	\$18.75	\$ 75.00
	\$3,200 & over	10,000	2,000	15,000	27,000	12.50	37.50	150.00

# In addition an initial \$2 membership fee is required.

\* Current dividend additions are renewable annually, subject to action by the Board of Directors. Rates automatically increase when insured attains the next age grouping under our graded premium plan.

The established policy of the Association has been to liberalize benefits for members as fast as favorable experience warranted. We have followed a conservative policy so that when any action has been taken it has seemed reasonably certain that benefits once declared could be maintained indefinitely.

### **When Does the Insurance Become Effective?**

You become insured as of the date you apply, providing your application is acceptable. No medical examination will be required if you subscribe for the insurance within 60 days following the date you are *first eligible* for membership in the Association. After that time, you can enter the plan only by submitting a statement of health satisfactory to the Association. A medical examination may be required.

### **How Long Can I Keep My Insurance?**

Protection may be continued as long as you continue your premium payments and are a member of the Association in good standing and *continue actively employed in the Government Service whether abroad or in the United States*, and have not attained the age of sixty-five years.

Membership in the War Agencies Employees Protective Association, and insurance benefits as issued by them, shall cease upon all members who have attained the age of sixty-five years.

## *How to Increase Coverage:*

Increase in the amount of insurance, due to change in salary classification, will be made *if you apply in writing for such increased amount* within sixty days of the time your basic annual salary is changed provided you are actively at work on the date you apply.

## *Termination of Membership and Insurance:*

A member may discontinue membership and insurance by resignation. Membership and insurance will also terminate upon *retirement, separation from U. S. Government Service, nonpayment of premiums or entry into the Armed Forces of any country*. Pensioners on retirement are ineligible from date of retirement from active service. In the event an insured member becomes *totally disabled* for any reason, he will be permitted to continue his membership and insurance in the association subject to the payment of premiums due, and upon the receipt of official notice in writing by the association, of such disability *within thirty-one days of the date of its occurrence. All insurance coverage expires upon attaining the age of sixty-five years.*

### ***Reinstatement:***

Many members who have returned to the U. S. A. for consultation or resumption of their regular duties have dropped their insurance and later asked to be reinstated. If you drop your insurance, a statement of health satisfactory to the Association will be required. Very often, the time element or the inconvenience at the time of departure prevents re-establishment of the coverage in time for the contemplated trip. Send in your re-instatement application as soon as possible.

### ***Conversion Privilege:***

Your Life Insurance automatically terminates thirty-one days after termination of membership WHICH COINCIDES WITH THE LAST DAY OF YOUR ACTIVE EMPLOYMENT WITH THE U.S. GOVERNMENT NOT INCLUDING TERMINAL LEAVE. You will be entitled to have issued to you, without medical examination, provided you make application to the Equitable in writing within thirty-one days after the termination of your *active* employment, a policy of Life Insurance in any one of the forms customarily issued by the Equitable (except Term Insurance, or a policy providing benefits in the event of total and permanent disability or additional benefits in event of accidental death), in an amount equal to—or, at your discretion, less than—the amount of your protection under the Group Life Policy, but not less than \$500, upon the payment of the premium by you applicable to the class of risk to which

you belong and to your age at the time of conversion, such policy to become effective at the end of thirty-one days after termination of membership.

Once having been a member of the War Agencies Employees Protective Association, and having exercised the conversion option in the Group Certificate, the applicant will be ineligible to rejoin the Association or procure any further benefits as issued by them.

Please note again that a converted policy will not contain such features as double indemnity benefits nor will the waiver of premium for disability option be obtainable. There is no cash value to your group term policy which may be applied to the purchase of the converted policy.

Inasmuch as your Association will be charged \$65.00 for each \$1,000.00 of converted insurance, it requests its members (unless they have become impaired risks during their Government service) to purchase their insurance coverage in the usual way from their own agents or brokers. The rates charged for the converted insurance are precisely the same as standard rates quoted by the insurance companies.

The Association will appreciate your cooperation and will be glad to furnish any information requested by you.

### *Can I Travel Anywhere?*

There are no travel restrictions.

## ***Accidental Death Benefits:***

The following regulations govern the ACCIDENTAL DEATH BENEFITS:

Insurance has been obtained for our Members against loss of life resulting directly and independently of all other causes from bodily injuries effected solely through accidental means.

If the bodily injuries sustained by any Insured Member result in loss of life within ninety days from date of accident, such amount of Principal Sum in force on the life of the Insured Member will be paid to the named beneficiary, if surviving the Insured Member, and otherwise to his estate.

NOT COVERED: This accidental death benefit does not cover death caused directly or indirectly, wholly or partly (1) by bacterial infections (except pyogenic infections which shall occur with and through an accidental cut or wound), or (2) by any kind of disease, or (3) by medical or surgical treatment (except such as may result directly from such treatment made necessary by injuries covered by this policy), nor shall it cover (4) suicide or any attempt therat, sane or insane, nor (5) any injury sustained while in or on any vehicle or device for aerial navigation, except as a passenger in an aircraft operated by an established concern organized to operate an airplane service and licensed for the carriage of passengers by the recognized governmental authority of the country whose registry it bears, including aircraft operated by military air transport services of such country, or countries.

*Who Underwrites This Insurance? Who Guarantees the  
Contract?*

THE GROUP LIFE INSURANCE PLAN is underwritten by THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK, N. Y., one of the largest financial institutions in the U. S., ninety-three years old, with more than seven billion dollars of assets.

THE ACCIDENTAL DEATH BENEFIT is underwritten by the AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA,

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THE HOME STAFF WELCOMES VISITS  
by members, and any suggestions which  
will improve our service.

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**NOTICE TO PERSONNEL OFFICERS**

**ALL DEPARTMENTS U. S. GOVERNMENT:**

A copy of this booklet should be given to each United States Government Employee entering foreign service—also to those employees already stationed overseas.

After application has been removed and forwarded, booklet may be retained for reference by member. Application forms may be reproduced by local authorities.